



LEADERSHIP Unplugged

MARCH 7 - 9 | PHOENIX, AZ

New Sessions Added Daily

HOME EQUITY LENDING FORUM

FORUM SPONSOR:



[Accurate Group](#)

Monday, March 07, 2016

9:30 AM - 10:30 AM

Location:
Grand Sonoran E

Deep Dive Workshop

UTILIZING MORTGAGE ORIGINATIONS TECHNOLOGY FOR HOME EQUITY ORIGINATIONS

With home equity volume increasing and new regulatory requirements impacting all real-estate secured loan products, banks are being driven to re-engineer their processes, operations and technology. Today, many lenders that were historically originating home equity loans through consumer lending channels are now looking to manage them with their first mortgages, leveraging a single platform for both mortgage and home equity loans, while allowing each to have its own workflow, reports, product-specific documents and more. Are your systems and operations ready to support compliance for home equity originations under new CFPB requirements? What about the new HMDA requirements? As new regulations are introduced, will your technology be ready? This workshop will dive into the

operational benefits and challenges of originating home equity loans on a single mortgage system, helping to reduce closing timelines and support evolving regulatory requirements.

Speaker(s):

Richard Gagliano, *Managing Director of Lending Solutions*, Black Knight Financial Services

Adarsh Sangani, *Vice President, Residential Lending*, Fremont Bank

Moderator: Al Bartello, *Managing Director, Sales*, Black Knight Financial Services

Sponsor(s):

Premier: Black Knight Financial Services

2:45 PM - 3:55 PM

Location:
Grand Sonoran E

Checking the Pulse: Leading Trends and Insights of the Home Equity Market

Gain valuable industry insights from near real time origination and portfolio performance market data. Market analysis will be presented at the national and regional levels and will include metrics surrounding: origination growth, product and geographic performance, operational trends, competitive rate environment, branch productivity, portfolio performance, and more. Beyond the numbers, a panel of banking leaders will discuss their perspectives on the data, leveraging insights gained from competing in today's ever changing home equity market.

Speaker(s):

Sean Andrews, *Senior Vice President, Senior Manager Consumer Credit Product*, KeyBank

Jonathan Giles, *Senior Vice President, Mortgage & Home Equity Product Management*, Wells Fargo and Company, Inc.

Thomas Parrish, *Head of Retail Lending Product Management*, BMO Harris Bank
Shaun Richardson, *Senior Vice President*, Icon Advisory Group, Ltd.

4:00 PM - 5:00 PM

Location:
Grand Sonoran E

Roundtable Discussion #1 - Home Equity: Challenges and Opportunities

These interactive sessions stimulate conversation about key topics related to home equity such as end of draw/maturing lines, product features, utilization, expense reduction, turn time improvement, and more! Join industry experts and your peers for detailed discussions about home equity products, underwriting & fulfillment, risk and servicing. Don't miss your chance to network, obtain data and share best practices!

Tuesday, March 08, 2016

10:10 AM - 11:10 AM

Location:
Grand Sonoran E

To Centralize or Decentralize: Are There Advantages to Either?

What are the differences and similarities between centralized and decentralized sales offices? Does one model provide greater improvements for production, cycle time, pull through rate, originator productivity, interest rates and/or balance sheet growth? Join a panel of bank managers to discuss and review industry data to analyze successful sales modeling strategies.

Speaker(s):

Matt Cammarota, *Senior Vice President, Director of Consumer Lending, Webster Bank, N.A.*

Dan Green, *Business Segment Manager, Wells Fargo Bank, N.A.*

Logan M. Pichel, *Executive Vice President, Head of Consumer Lending, Regions Financial Corporation*

11:40 AM - 12:40 PM

Location:
Grand Sonoran E

Home Equity in a Post Dodd-Frank World

With mortgage, appraisal, and TRID changes in place, there is finally time to stop and reflect. Dodd-Frank created an environment of regulatory change that has taken immense time, training, and resources. But are consumers better off? This session will discuss how regulatory mandates have changed the financial industry for...the good, the bad, and the ugly.

Speaker(s):

Sean Andrews, *Senior Vice President, Senior Manager Consumer Credit Product, KeyBank*

Chad Powers, *Senior Vice President, Consumer Business Strategy, Black Knight Financial Services*

2:40 PM - 3:40 PM

Location:
Grand Sonoran E

Marketplace Lenders: Here to Stay or Flash in the Pan?

As borrower expectations evolve, marketplace lenders are delivering enhanced experiences for consumers by simplifying the processes involved in obtaining credit. Join this session for an overview of the marketplace lending space and the various marketplace models. The conversation will include how marketplace lenders are shaping borrower expectations while impacting lending across various loan products, what the future of lending may look like and how financial institutions may respond.

Speaker(s):

Andrew Deringer, *Vice President of Financial Institutions Group*, Lending Club
Brian Milton, *Managing Director, Head of Home Equity and Card Services*, MUFG
Union Bank, N.A.
John Park, *Product Manager*, Fiserv

4:15 PM - 5:15 PM

Location:
Grand Sonoran E

Roundtable Discussion #2 - Home Equity: Challenges and Opportunities

By popular demand, we are bringing back interactive sessions to stimulate more conversation about key topics related to home equity such as end of draw/maturing lines, product features, utilization, expense reduction, turn time improvement, and more! Join industry experts and your peers for detailed discussions about home equity products, underwriting & fulfillment, risk and servicing. Don't miss your chance to network, obtain data and share best practices!

Wednesday, March 09, 2016

7:50 AM - 8:50 AM

Location:
Grand Sonoran E

Best Practices to Minimize Attrition and Maximize Volume

For years, the conversation about end of draw has focused on customers education and preparedness. Now that these programs have been established, a critical issue has arisen: how do banks keep volume up and customers coming back for more? Join us as industry experts offer their advice on how banks can increase customer retention and make sure customer service departments are prepared.

Speaker(s):

Jason Holmes, *Vice President, Home Equity Product Management*, TD Bank
Lee Kyriacou, *Managing Director*, Novantas, Inc.
Craig Peak, *Executive Vice President, Director of Consumer Credit Product*, IBERIABANK
Ryan Ritz, *Managing Director*, Novantas, Inc.

9:00 AM - 10:00 AM

Location:
Grand Sonoran E

Back to the Future: Home Equity Innovation

When was the last time you remember a rising rate environment? How about when lenders could focus on innovation? Just like Marty McFly, home equity lenders need to think about how to get back to the future. How will customer needs change in a rising rate environment? As Millennials become home owners, what will they be looking for? How can we innovate to improve the customer experience, improve efficiency, and streamline the process? This session will explore these opportunities and other emerging trends.

Speaker(s):

Dennis Conway, *National Sales Executive*, ServiceLink, A Black Knight Company

Gary Funk, *Senior Product Manager*, RealEC Technologies-Black Knight
Financial Services

Jeffrey King, *Home Equity Solutions*, First American Mortgage Solutions

Rutger Van Faassen, *Vice President*, U.S. Lending, Nomis Solutions, Inc.
